

From: Jeffrey Southwick  
Subject: Electronic Fund Transfers

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Comments:

People should have the choice to stop a transaction if they are short of funds in their account. The ones that are hurt the worst are obviously people who live paycheck to paycheck and need every dollar they have. Most people that have the money will almost always have plenty in their checking or savings account to cover a transaction. Once again the little guy suffers the most. Please change this terrible practice. That the banking industry even has the gall to say it's what most consumers want is laughable. Where's the proof? I'll bet my paycheck there isn't any. Let's do the right thing, people. That's what you were elected to do. Jeffrey Southwick